

Information to identify the case:

Debtor 1	Melissa M Ragano	Social Security number or ITIN xxx-xx-2186
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter 13 11/15/19
Case number: 19-32520		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Melissa M Ragano	
2. All other names used in the last 8 years		
3. Address	1499 W Irving Park Rd 223B Itasca, IL 60143	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/18/19

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

December 18, 2019 at 11:00 AM**Location:**
801 Warrenville Rd, Ste 655, Lisle, IL
60532-3614

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Debtors must bring a picture ID and proof of their Social Security Number.**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:**Filing deadline: 2/18/20****You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):**Filing deadline: 1/24/20****Deadline for governmental units to file a proof of claim:****Filing deadline: 5/13/20****Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors**9. Filing of plan**

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/17/20 at 10:30 AM , Location: 100 S 3rd Street, Courtroom 240, Geneva, IL 60134

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Melissa M Ragano
Debtor

Case No. 19-32520-JSB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: pseamann
Form ID: 309I

Page 1 of 1
Total Noticed: 20

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db +Melissa M Ragano, 1499 W Irving Park Rd 223B, Itasca, IL 60143-1535
tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
28388900 +Americash Loans, Attn: MIGDAL LAW GROUP LLP, Po Box 64600, Chicago, IL 60664-0600
28388902 +CMRE Financial Services, Attn: Bankruptcy, 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753
28388906 +Gateway Financial Solutions, Attn: Bankruptcy, Po Box 3257, Saginaw, MI 48605-3257
28388908 +Inbox Loan, PO Box 881, Santa Rosa, CA 95402-0881
28388909 +Med Business Bureau, Attn: Bankruptcy, 1460 Renaissance Dr #400, Park Ridge, IL 60068-1349
28388911 +NCB Management Services, Attn: Bankruptcy, One Allied Drive, Trevose, PA 19053-6945
28388913 WLCC Lending MFT, Dba: Merit Financial Trust, #1 Wakpamni Lake Housing,, Batesland, SD 57716
28388914 WLCC Lending MFT, Dba: Oceanpark Funding, #1 Wakpamni Lake Housing,, Batesland, SD 57716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: cutlerfilings@gmail.com Nov 19 2019 02:48:30 David H Cutler,
Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076

ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Nov 19 2019 02:49:57 Patrick S Layng,
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
Chicago, IL 60604-2027
28388899 +E-mail/Text: mnapoletano@ars-llc.biz Nov 19 2019 02:51:50 Ability Recovery Service,
Attn: Bankruptcy, Po Box 4262, Scranton, PA 18505-6262
28388901 +E-mail/Text: karmstrong@cdac.biz Nov 19 2019 02:48:56 Cda/Pontiac, Attn: Bankruptcy,
Po Box 213, Streator, IL 61364
28388903 +E-mail/Text: bknotice@ercbpo.com Nov 19 2019 02:50:26 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
28388904 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Nov 19 2019 02:54:00 Exeter Finance Corp,
Po Box 166008, Irving, TX 75016-6008
28388905 +EDI: BLUESTEM Nov 19 2019 07:13:00 Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
28388907 +EDI: IIC9.COM Nov 19 2019 07:13:00 IC System, Inc, Attn: Bankruptcy, Po Box 64378,
Saint Paul, MN 55164-0378
28388910 +E-mail/Text: bankruptcy@moneykey.com Nov 19 2019 02:51:56 Moneykey,
3422 Old Capitol Trail, Suite 1613, Wilmington, DE 19808-6124
28388912 E-mail/Text: bk@carhop.com Nov 19 2019 02:48:57 Universal Acceptance,
Attn: Bankruptcy Dept, Po Box 398104, Edina, MN 55439

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Melissa M Ragano cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Glenn B Stearns stearns_g@lisle13.com
Patrick S Layng USTPREGION11.ES.ECF@usdoj.gov

TOTAL: 3